

**TOWN OF NATICK**  
West Suburban Health Group  
**Monthly Health/Dental Insurance Rates**  
**75/25 Split for Fallon Plans**  
**62/38 Split for Blue Option, Tufts & Harvard Rate Savers**  
**{July 1, 2016 through June 30, 2017}**

<b>INSURANCE PLAN</b>	<b>Individual Plan</b>					<b>Family Plan</b>				
	<b><u>Total Cost</u></b>	<b><u>Town Contrib.</u></b>	<b><u>Town %</u></b>	<b><u>Employee Contrib.</u></b>	<b><u>Employee %</u></b>	<b><u>Total Cost</u></b>	<b><u>Town Contrib.</u></b>	<b><u>Town %</u></b>	<b><u>Employee Contrib.</u></b>	<b><u>Employee %</u></b>
<b><u>Health Plans:</u></b>										
Harvard Pilgrim PPO	\$2,336.00	\$1,168.00	50.00%	\$1,168.00	50.00%	\$5,187.00	\$2,593.50	50.00%	\$2,593.50	50.00%
<b><u>Rate Saver EPO Plans</u></b>										
Blue Option Rate Saver	\$885.00	\$548.70	62.00%	\$336.30	38.00%	\$2,374.00	\$1,471.88	62.00%	\$902.12	38.00%
Fallon Direct Rate Saver	\$596.00	\$447.00	75.00%	\$149.00	25.00%	\$1,600.00	\$1,200.00	75.00%	\$400.00	25.00%
Fallon Select Rate Saver	\$639.00	\$479.25	75.00%	\$159.75	25.00%	\$1,721.00	\$1,290.75	75.00%	\$430.25	25.00%
Harvard Pilgrim Rate Saver	\$799.00	\$495.38	62.00%	\$303.62	38.00%	\$2,081.00	\$1,290.22	62.00%	\$790.78	38.00%
Tufts Navigator Rate Saver	\$841.00	\$521.42	62.00%	\$319.58	38.00%	\$2,203.00	\$1,365.86	62.00%	\$837.14	38.00%
<b><u>Dental Plan:</u></b>										
Delta Insurance	\$50.30		0.00%	\$50.30	100.00%	\$128.76		0.00%	\$128.76	100.00%